

ಶ್ರೀ ಜಿ. ಪುಟ್ಟಸ್ವಾಮಿ.—ಹಾಗೆ ಜಮೀನನ್ನೇ ನಾದರೂ ಮಂಜೂರು ಮಾಡಿದ್ದರೆ ಕ್ಯಾಣಸರಮಾಡುವುದಕ್ಕೆ ಪ್ರಯತ್ನ ಮಾಡುತ್ತೀರಾ?

ಶ್ರೀ ಎಚ್. ನಿದ್ದವೀರಪ್ಪ.—ಅದು ಊಹಾ ಪೋಹದ ಪ್ರಶ್ನೆ.

### Short-term loans to Agriculturists.

Q.—861. Sri D. DEVARAJ URS (Hunsur).—

Will the Government be pleased to state :—

(a) whether the Reserve Bank of India have financed the State for giving short-term loans to Agriculturists ;

(b) if so, what is the amount given ;

(c) what is the agency through which the loans are distributed ;

(d) whether the loans are given throughout the State ;

(e) whether the Government have in view the starting of an Agricultural Finance Corporation in the State ?

A.—Sri H. SIDDAVEERAPPA (Minister for Home and Industries) [On behalf of DR. R. NAGAN GOWDA (Minister for Agriculture)].—

(a) Not yet.

(b) Does not arise in view of reply to (a).

(c) Distribution of short-term loans is proposed to be undertaken through the Apex Bank, Bangalore, at the State level and through District Central Co-operative Banks at the District levels and Primary Co-operative Societies at the Village level.

(d) Yes, but Mandya, Hassan and Shimoga Districts where the Central Co-operative Banks have been started, have been selected for this purpose for the first year.

(e) No.

Sri D. DEVARAJ URS.—When are Government likely to get this money from the Reserve Bank, Sir ?

\* Sri H. SIDDAVEERAPPA.—The progress is well on the way in a few districts. As soon as these districts are stabilized, action would be taken to get the loan from the Reserve Bank.

Sri D. DEVARAJ URS.—My point is, last year or so the Chief Minister had stated in his Budget speech that one crore would be got from the Reserve Bank for distribution among the raiyats by way of short-term loans. You have stated that you have not received that amount as yet. When are you likely to get it, Sir ?

Sri H. SIDDAVEERAPPA.—I would like to make the position clear. Even today the Reserve Bank is ready to give money. But in order to enable ourselves to get the loan from the Bank there are certain conditions which we must fulfil before the loan is given by the Reserve Bank. These conditions have not yet been fulfilled and therefore we have not been able to draw the money.

Sri D. DEVARAJ URS.—What are those conditions that you have got to fulfil and what is the reason for not fulfilling those conditions ?

Sri H. SIDDAVEERAPPA.—I have already made it clear that the Apex Bank structure is not financially so strong as to shoulder the standard laid down by the Reserve Bank. Now Government are interested to see that the financial structure of the Apex Bank is made so strong as to make it able to draw money.

Sri D. DEVARAJ URS.—Is it not the duty of the Government to see that the financial structure of the Apex Bank is made strong so that they may get the loan promised by Reserve Bank ?

Sri H. SIDDAVEERAPPA.—The Hon'ble Member knows that in a co-operative department, Government can give as much assistance as is necessary. But the initiative must come from the public who form the shareholders there. It is not purely a question of Government simply giving some money.

Sri D. DEVARAJ URS.—Supposing the Apex Bank people do not take the initiative ; what is the alternative, Sir ?

Sri H. SIDDAVEERAPPA.—We are now thinking what the alternative should be. An officer from the Reserve Bank visited the State in January and he has suggested several terms wherein the Apex Bank will have to be raised to sound banking line so that it may become the bankers' bank in the State

in order to distribute the short-term loans that will be made available. Further, he has stated that the Bank should stop the issuing of long-term loans; the Bank's bye-laws and the constitution of Board of Management will have to be suitably revised. All these suggestions are now being worked up and the Government are certainly very eager to see that the Apex Bank is made able to draw the money made available by the Reserve Bank.

**Sri D. DEVARAJ URS.**—Will the Government expedite the entire matter, Sir?

**Sri H. SIDDAVEERAPPA.**—It is engaging the attention of the Government almost everyday, if I may say so.

**Sri D. DEVARAJ URS.**—Sir, a few days back I read in papers that ten crores of rupees are to be given by way of loans from the Central Government. May I know whether Government is aware of the fact, Sir?

**Sri H. SIDDAVEERAPPA.**—Yes; Government of India have been thinking of providing their own loans for agriculturists.

**Sri D. DEVARAJ URS.**—What is the likely amount that our State is to get out of this, Sir?

**Sri H. SIDDAVEERAPPA.**—We will get our due share.

**Sri D. DEVARAJ URS.**—Will this also be made available through the Apex Bank or through direct Government agency?

**Sri H. SIDDAVEERAPPA.**—That we have not yet decided. It will depend on the terms that Government of India will lay down.

**Sri D. DEVARAJ URS.**—What is the relationship between these Primary Co-operative Societies and the Apex Bank?

**Sri H. SIDDAVEERAPPA.**—It is a federal structure. The Reserve Bank will directly deal with the Apex Bank and the Apex Bank will directly deal with District Banks and District Banks will in turn directly deal with the Primary Banks. This has been laid down in the Reserve Bank Act.

**Sri D. DEVARAJ URS.**—No, Sir. My point is, at the district level you have stated District Co-operative Banks and at the taluk level

Co-operative Societies. Is there a difference between these District Co-operative Banks and the Co-operative Societies or are they all one?

**Sri H. SIDDAVEERAPPA.**—District Bank will give the amount to the Primary Societies and they in turn will distribute the amount to the respective shareholders.

**Sri D. DEVARAJ URS.**—Shall I take it that so far there are no Primary Co-operative Banks or Societies at the taluk levels?

**Sri H. SIDDAVEERAPPA.**—That difficulty obviously does not arise because in Mysore we have a large number of agricultural societies. With advantage we can make use of them.

**Sri V. MASIVAPPA.**—Has not undue delay been caused on account of the procedure of appointing a special officer for finalising these things about the Apex Bank constitution, etc.?

**Sri H. SIDDAVEERAPPA.**—There is some delay of course, but there is no undue delay for the reason that we have been taking all steps possible. There is an Officer, the Registrar, who has made a complete study and has submitted a report.

9 A.M.

**Sri G. SIVAPPA.**—Since what time the Hon'ble Minister concerned has answered it?

**Sri H. SIDDAVEERAPPA.**—Since the time the Hon'ble Member has interested himself in it.

**Sri G. SIVAPPA.**—Is it not a fact that even during the last Budget session, to the very supplementary question of mine the Minister for this portfolio answered in a very vague way?

**Sri H. SIDDAVEERAPPA.**—I can only say that things have a little bit improved during the interval period, because wherever there are enthusiastic co-operators in these three districts things have improved. I would request the Hon'ble Member to interest himself in improving it.

**Sri G. SIVAPPA.**—Thank you.

ಶ್ರೀ ಬಿ. ಎ. ನಾರಾಯಣರೆಡ್ಡಿ.—ಸೆಂಟ್ರಲ್ ಕೋ-ಆಪರೇಟಿವ್ ಬ್ಯಾಂಕಿನವರು ಕೇಂದ್ರ ಸರ್ಕಾರದಿಂದ ಬರುವ ಹಣವನ್ನು ಅಪೆಕ್ಸ್ ಬ್ಯಾಂಕಿನವರು ಹಂಚಬಹುದೆಂದು proposal ಕೊಟ್ಟಿಲ್ಲವೇ?

ಶ್ರೀ ಎಚ್. ಸಿದ್ದವೀರಪ್ಪ.—ಕೊಟ್ಟಿರುತ್ತಾರೆ. ಆ ಅಪೆಕ್ಸ್ ಬ್ಯಾಂಕಿನ ಜೇರ್ಮನ್ರು ಈ ವಿಚಾರವಾಗಿ ಸರ್ಕಾರಕ್ಕೆ ರಿಪೋರ್ಟ್ ಸಹ ಕಳುಹಿಸಿರುತ್ತಾರೆ; ಅವರೂ ಸಮಿತಿಯಲ್ಲಿದ್ದರು.

ಶ್ರೀ ಬಿ. ವಿ. ನಾರಾಯಣರೆಡ್ಡಿ.—ಆ ರೀತಿ ರಿಪೋರ್ಟ್ ಸರ್ಕಾರಕ್ಕೆ ಬಂದು ಎಷ್ಟು ದಿನವಾಯಿತು? ಶ್ರೀ ಎಚ್. ಸಿದ್ದವೀರಪ್ಪ.—ಜೂನ್ 1953ರಲ್ಲಿ ಬಂದಿದೆ.

ಶ್ರೀ ಬಿ. ವಿ. ನಾರಾಯಣರೆಡ್ಡಿ.—ಈ ರೀತಿಯ ಕೋ-ಆಪರೇಟಿವ್ ಬ್ಯಾಂಕ್ ಬೆಂಗಳೂರು ಜಿಲ್ಲೆಯಲ್ಲಿ ಲ್ಲವೆಂದು ಹೇಳಿದಿರಿ. ಆ ರೀತಿಯ ಒಂದು ಬ್ಯಾಂಕನ್ನು ಏರ್ಪಡಿಸಲು ನಿಯಮವೇನು?

Sri H. SIDDAVEERAPPA.—Earnest Co-operators will have to form a District Bank, collect shares and then see that the bye-laws are framed. Then, the Government will give other facilities. As soon as the bank is formed, the services of a Co-operative Society Inspector at the cost of Government will be made available for the District Bank.

ಶ್ರೀ ಬಿ. ವಿ. ನಾರಾಯಣರೆಡ್ಡಿ.—ಬೆಂಗಳೂರು ಜಿಲ್ಲೆಯ ಎಲ್ಲಾ ತಾಲ್ಲೂಕುಗಳಲ್ಲಿಯೂ ಕೋ-ಆಪರೇಟಿವ್ ಸೊಸೈಟಿಗಳಿಲ್ಲವೇ?

ಶ್ರೀ ಎಚ್. ಸಿದ್ದವೀರಪ್ಪ.—ಇವೆ.

ಶ್ರೀ ಬಿ. ವಿ. ನಾರಾಯಣರೆಡ್ಡಿ.—ಇವರೆಲ್ಲಾ ಸೇರಿ ತಾನೇ ಡಿಸ್ಟ್ರಿಕ್ಟ್ ಕೋ-ಆಪರೇಟಿವ್ ಬ್ಯಾಂಕ್ ಸ್ಥಾಪಿಸಬೇಕಾದುದು?

ಶ್ರೀ ಎಚ್. ಸಿದ್ದವೀರಪ್ಪ.—ಇವರೂ ಮತ್ತು ಇತರ ಸದಸ್ಯರೂ ಸೇರಿ ಮಾಡಬಹುದು.

ಶ್ರೀ ಬಿ. ವಿ. ನಾರಾಯಣರೆಡ್ಡಿ.—ಈ ಕೇಂದ್ರ ಅಪೆಕ್ಸ್ ಬ್ಯಾಂಕಿನವರು ಈ ರೀತಿ ಡಿಸ್ಟ್ರಿಕ್ಟ್ level ನಲ್ಲಿ ತೆರೆಯಬೇಕೆಂದು ಪ್ರಯತ್ನ ಪಟ್ಟಿರುತ್ತಾರೆಯೇ?

ಶ್ರೀ ಎಚ್. ಸಿದ್ದವೀರಪ್ಪ.—ಕೇಂದ್ರ ಅಪೆಕ್ಸ್ ಬ್ಯಾಂಕಿನವರು ಮಾಡಿರುವುದು ಗೊತ್ತಿಲ್ಲ. ಅನೇಕ ಸಹಕಾರಿಗಳು ಈ ವಿಚಾರದಲ್ಲಿ ಪ್ರಯತ್ನ ಮಾಡುತ್ತಿದ್ದಾರೆ.

ಶ್ರೀ ಬಿ. ವಿ. ನಾರಾಯಣರೆಡ್ಡಿ.—ಸಾರ್ವಜನಿಕ ರಿಂದ ಈ ರೀತಿ ಒಂದು ಬ್ಯಾಂಕ್ ಡಿಸ್ಟ್ರಿಕ್ಟ್ ಮಟ್ಟದಲ್ಲಿ ಆಗಬೇಕೆಂಬ ಮನವಿ ಮಾಡಿರುತ್ತಾರೆಯೇ?

ಶ್ರೀ ಎಚ್. ಸಿದ್ದವೀರಪ್ಪ.—ನಮ್ಮ ರಿಜಿಸ್ಟ್ರಾರ್ ರವರು ಈ ವಿಚಾರದಲ್ಲಿ ಹೆಚ್ಚಿನ ಕೆಲಸ ಮಾಡುತ್ತಿದ್ದಾರೆ.

ಶ್ರೀ ಜಿ. ಪುಟ್ಟಸ್ವಾಮಿ.—ಇವರು ಈ ಬ್ಯಾಂಕುಗಳ ಇನ್‌ಸ್ಟೆಕ್ಷನ್ ನಡೆಸುತ್ತಾರೆಯೇ?

Sri H. SIDDAVEERAPPA.—The Registrar will not inspect many banks. There are officers meant for it.

ಶ್ರೀ ಪಿ. ಆರ್. ರಾಮಯ್ಯ.—ಈ short-term loan ಹಂಚಿಕೆಯ ವಿಚಾರದಲ್ಲಿ ಏನಾದರೂ ಒಂದು ಕ್ರಮವನ್ನು ಅನುಸರಿಸುತ್ತೀರಾ?

ಶ್ರೀ ಎಚ್. ಸಿದ್ದವೀರಪ್ಪ.—ಅನುಸರಿಸುತ್ತೇವೆ. There is a regular classification of societies. They are called A, B, C and D societies. That depends upon the inherent strength of the societies.

Supposing one society has Rs. 1,000 share capital, it can get Rs. 3,000 by way of loan.

ಶ್ರೀ ಪಿ. ಆರ್. ರಾಮಯ್ಯ.—ಈ short-term loan period ಎಷ್ಟು?

Sri H. SIDDAVEERAPPA.—Twelve months.

ಶ್ರೀ ಪಿ. ಆರ್. ರಾಮಯ್ಯ.—ಈಗ ಹಳ್ಳಿಗಳಲ್ಲಿ ರೈತರಿಗೆ ಸಾಲ ಬೇಕಾದರೆ ಸಾಹುಕಾರನ ಹತ್ತಿರ ಬೇಗ ಸಿಕ್ಕುತ್ತದೆ, ಈ ಬ್ಯಾಂಕುಗಳಲ್ಲಿ ಸಿಕ್ಕುವುದು ಬಹಳ ನಿಧಾನ ಎಂಬುದು ಸರ್ಕಾರಕ್ಕೆ ಗೊತ್ತೇ?

ಶ್ರೀ ಎಚ್. ಸಿದ್ದವೀರಪ್ಪ.—ಆ ರೀತಿ ಆಗ ವುದಿಲ್ಲ. ರೂಲ್ಸ್‌ಗೆ ಅನುಸಾರವಾಗಿ ಎಲ್ಲಾ ಕಾರ್ಯಕ್ರಮವೂ ನಡೆದರೆ ಬೇಗ ಕಡಮೆ ದರದ ಬಡ್ಡಿಯಲ್ಲಿ ದೊರಕುತ್ತದೆ.

ಶ್ರೀ ಪಿ. ಆರ್. ರಾಮಯ್ಯ.—Private money-lenders ಹತ್ತಿರ ಬೇಗ ಸಿಕ್ಕುತ್ತದೆಯಲ್ಲವೇ ಎಂಬುದು ನನ್ನ ಪ್ರಶ್ನೆ?

ಅಧ್ಯಕ್ಷರು.—ಬೇಗ ಹೇಗೆ ಸಿಕ್ಕುತ್ತದೆ, ಏಕೆ ಸಿಕ್ಕುತ್ತದೆ ಎಂಬುದು ತಮಗೇ ಗೊತ್ತು.

ಶ್ರೀ ಪಿ. ಆರ್. ರಾಮಯ್ಯ.—ಈ ಸಿಸ್ಟಂ ಸ್ವಲ್ಪ ಮಾರ್ಪಡಿಸಿ ಕಡಮೆ ಬಡ್ಡಿ ದರದ ಮೇಲೆ ಸಾಲ ಕೊಡುವ ವ್ಯವಹಾರ ಈ ಬ್ಯಾಂಕ್‌ಗಳಲ್ಲಿ ಒಬ್ಬ ವಿಜೇಷರ ಮೂಲಕ ನಡೆಯುವಂತೆ ಏರ್ಪಡಿಸಿ, ಅವರಿಗೇ ಪೂರ್ಣ ಅಧಿಕಾರ ಕೊಟ್ಟು ನಡೆಸುವುದು ಸೂಕ್ತವಲ್ಲವೇ?

Sri H. SIDDAVEERAPPA.—That is not possible. ಈ ವಿಚಾರದಲ್ಲಿ ನಿಯಮಕ್ಕೆ ಅನುಸಾರವಾಗಿಯೇ ನಡೆಯಬೇಕು. There will not be any difficulty in regard to the procedural matters.

Sri M. LINGANNA.—In every taluk there are multi-purpose co-operative societies. Are they working?

Sri H. SIDDAVEERAPPA.—Yes.

Sri M. LINGANNA.—When the Reserve Bank says that it did not approve of the scheme of giving loans from the multi-purpose co-operative societies, what other form of assistance the Government are thinking of giving?

Sri H. SIDDAVEERAPPA.—We have been examining whether again we have to take their permission or at any rate where there are more than 2,500 credit societies in rural parts, whether their services can be put to use.

Sri M. LINGANNA.—Is it not a fact that each and every multi-purpose co-operative society including the circle societies have a lot of money which can be invested?

Sri H. SIDDAVEERAPPA.—Opinion has been expressed that the multi-purpose co-operative societies will not fit into the structure.

Sri M. LINGANNA.—What are the difficulties the Government are

labouring under that loans cannot be absorbed?

**Sri H. SIDDAVEERAPPA.**—It is not the Government. Government will be too willing. But the creditors feel like that.

**Sri M. LINGANNA.**—What is the harm in the Government addressing themselves to the Central Bank and seeing that these are absorbed by heavy capital?

**Sri H. SIDDAVEERAPPA.**—As a matter of fact, I myself had discussed this matter with the representatives of the Reserve Bank of India. That question will again be looked into.

**ಶ್ರೀ ಬಿ. ಹುಚ್ಚೇಗೌಡ.**—ಸ್ವಾಮಿ, ಮಂಡ್ಯ, ಹಾಸನ ಮತ್ತು ಶಿವಮೊಗ್ಗ ಡಿಸ್ಟ್ರಿಕ್ಟುಗಳಲ್ಲಿ ಸೆಂಟ್ರಲ್ ಕೋ-ಆಪರೇಟಿವ್ ಬ್ಯಾಂಕ್‌ಗಳನ್ನು ಸ್ಥಾಪನೆ ಮಾಡಿದಹಾಗೆ ಇತರ ಜಿಲ್ಲೆಗಳಲ್ಲಿಯೂ ಸ್ಥಾಪನೆ ಮಾಡಲು ಸಾಧ್ಯವಾಗುವುದಿಲ್ಲವೇ?

**Sri H. SIDDAVEERAPPA.**—It all depends upon the measure of co-operation we get in the district.

**ಶ್ರೀ ಬಿ. ಹುಚ್ಚೇಗೌಡ.**—ಈ ಕಾರ್ಯವನ್ನು ಕೈಗೊಳ್ಳಲು ಸರ್ಕಾರದವರು ತಮ್ಮ ಪೂರ್ಣ ಸಹಕಾರವನ್ನು ನೀಡಲು ನಿಶ್ಚಯಿಸಿದರಾಗಿದಾರೆಯೇ?

**Sri H. SIDDAVEERAPPA.**—Yes, we will, as has already been said.

**ಶ್ರೀ ಎ. ಹುಚ್ಚಮಾಸ್ತಿಗೌಡ.**—ತಾಲ್ಲೂಕುವಾರು ಮಲ್ಟಿ ಪರ್ಪಸ್ ಸೊಸೈಟಿಗಳ ಮೂಲಕ ಈ ಸಾಲದ ಸೌಲಭ್ಯ ರೈತರಿಗೆ ಒದಗಿಸಲು ಸರ್ಕಾರಕ್ಕೆ ಸಾಧ್ಯವಾಗುವುದಿಲ್ಲವೇ?

**Sri H. SIDDAVEERAPPA.**—Notice.

**ಶ್ರೀ ಎ. ಹುಚ್ಚಮಾಸ್ತಿಗೌಡ.**—ಕಳೆದ ಅದಿವೇಶನದಲ್ಲಿಯೇ ಈ ಪ್ರಶ್ನೆ ಪ್ರಸ್ತಾಪಕ್ಕೆ ಬಂದಾಗ ಯೋಜನೆ ಮಾಡುವುದಾಗಿ ಹೇಳಿದ್ದಿರಲ್ಲಾ?

**Sri H. SIDDAVEERAPPA.**—I have made the position absolutely clear. So far as Government are concerned, we will be only eager. I only said that the Reserve Bank feels that these co-operative societies may not fit in with the structure. As I already said, I must have a talk about the subject once again with the representatives of the Reserve Bank. They have no antipathy as such.

**ಶ್ರೀ ಎ. ಹುಚ್ಚಮಾಸ್ತಿಗೌಡ.**—ಇದು ಅಪೆಕ್ಸ್ ಬ್ಯಾಂಕ್ ಸಲಹೆಯೇ ಅಥವಾ ರಿಜರ್ವ್ ಬ್ಯಾಂಕ್ ಸಲಹೆಯೇ?

**Sri H. SIDDAVEERAPPA.**—If I remember correct, the Reserve Bank.

**ಶ್ರೀ ಎ. ಹುಚ್ಚಮಾಸ್ತಿಗೌಡ.**—ಹಾಗಾದರೆ ಈಗ ಲಾಡರೂ ತಾಲ್ಲೂಕು ಮಲ್ಟಿ ಪರ್ಪಸ್ ಸೊಸೈಟಿಗಳ

ಮೂಲಕ ಈ ವಹಿವಾಟವನ್ನು ನಡೆಸಲು ಪ್ರಯತ್ನ ಪಡುತ್ತೀರಾ?

**Sri H. SIDDAVEERAPPA.**—That will be examined, as I have already said. First of all the Reserve Bank must agree to it.

**ಶ್ರೀ ಎಂ. ಮಾದಯ್ಯ.**—ಪ್ರೈಮರಿ ಕೋ-ಆಪರೇಟಿವ್ ಸೊಸೈಟಿಗಳಲ್ಲದೆ ಸ್ಥಳೀಯ level ನಲ್ಲಿರುವ ಸೊಸೈಟಿಗಳೂ ಈ ಸ್ಕೀಮಿನಲ್ಲಿ ಸೇರಿವೆಯೇ?

**Sri H. SIDDAVEERAPPA.**—Agricultural credit societies which are in rural areas will be included.

**ಶ್ರೀ ಎಂ. ಮಾದಯ್ಯ.**—ಇದರಲ್ಲಿ part I ಸೊಸೈಟಿಗಳೂ part II ಸೊಸೈಟಿಗಳೂ ಇವೆ, ಅಲ್ಲದೆ ಅಪೆಕ್ಸ್ ಬ್ಯಾಂಕ್ ಮತ್ತು ಲ್ಯಾಂಡ್ ಮಾರ್ಕೆಟ್ ಬ್ಯಾಂಕ್ ಇವೆ, ಇವೆಲ್ಲವುಗಳನ್ನೂ ಪ್ರೈಮರಿ ಸೊಸೈಟಿಗಳೆಂದು ಪರಿಗಣಿಸುತ್ತೀರಾ?

**Sri H. SIDDAVEERAPPA.**—These are all matters of detail. I will examine them.

**ಶ್ರೀ ಎಂ. ಮಾದಯ್ಯ.**—1948 ನೆಯ ಇಸವಿಯ ಆಕ್ಟ್ ಸೆಕ್ಷನ್ ಮೂರರಲ್ಲಿ ಈ ಅಂಶ ಅಡಕವಾಗಿದೆ. In view of the fact that short-term loan is one of the objects of the societies, I want to know whether those societies which are functioning under the provision of Part I of the Act can be treated as primary societies.

**Sri H. SIDDAVEERAPPA.**—That will be examined.

**Sri H. C. LINGA REDDY.**—How long will the Reserve Bank take to make provision for loan to Mysore State?

**Sri H. SIDDAVEERAPPA.**—As a matter of fact, even last year they had made provision in the Budget for giving loan to the Mysore State.

**Sri H. C. LINGA REDDY.**—Is it not true that it is about two and a half to three years back that they made this offer?

**Sri H. SIDDAVEERAPPA.**—Yes, this is in correspondence for the last two to two and half years.

**Sri H. C. LINGA REDDY.**—What are the special reasons for the Government for making use of the availability of 2½ crores of rupees for agriculturists for short-term credit?

**Sri H. SIDDAVEERAPPA.**—The reasons are already assigned.

**Sri H. C. LINGA REDDY.**—You said that there are primary co-operative societies for giving short-term credit to agriculturists at the village level. How many societies are there in these villages for this purpose, Sir?

**Sri H. SIDDAVEERAPPA.**—There are 2,500 agricultural co-operative societies in the State.

**Sri H. C. LINGA REDDY.**—How many of them have been functioning, Sir?

**Sri H. SIDDAVEERAPPA.**—About 1,600 or 1,700.

**Sri H. C. LINGA REDDY.**—Are the Apex Bank or the Reserve Bank satisfied that these co-operative societies at the village level will be able to distribute short-term credit better than the multi-purpose co-operative societies, Sir?

**Sri H. SIDDAVEERAPPA.**—It is not a question of the Apex Bank being satisfied. It is a question of satisfying the Reserve Bank with regard to these societies; and as a matter of fact, if there are societies, according to the structure there will be no difficulty. There is no question of satisfying the Apex Bank in this behalf.

**Sri H. C. LINGA REDDY.**—Is the Government in a position to state whether it is the Primary Co-operative Societies that will finally decide the sanction of short-term credit to the rayats or whether they have to recommend to the Apex Bank and await for sanction ultimately, Sir?

**Sri H. SIDDAVEERAPPA.**—These are matters of detail, Sir, which have been made very clear in the rules governing the sanction of these loans under the Reserve Bank Scheme.

**ಶ್ರೀ ಡಿ. ಆರ್. ಕರಿಗೌಡ.**—ರಿಸರ್ವ್ ಬ್ಯಾಂಕಿನವರು ಒದಗಿಸುವ ಹಣಕ್ಕೆ ಬಡ್ಡಿದರ ಏನು, ಸ್ವಾಮಿ?

**ಶ್ರೀ ಎಚ್. ಸಿದ್ದವೀರಪ್ಪ.**—ರಿಸರ್ವ್ ಬ್ಯಾಂಕಿನವರು ಈಗ ಹಾಲಿ ಬೊಂಬಾಯಿನಲ್ಲಿ ಯಾವ ಬಡ್ಡಿದರ ದಲ್ಲ ಕೊಡುತ್ತಾ ಇದ್ದಾರೋ ಅದೇ ಬಡ್ಡಿದರದಲ್ಲಿ ಕೊಡಬಹುದು. ಬಹುಶಃ ರಿಸರ್ವ್ ಬ್ಯಾಂಕಿನವರು ಅಪೆಕ್ಸ್ ಬ್ಯಾಂಕ್‌ಗೆ 11% ನಂತೆ ಕೊಡಬಹುದು. ಅಪೆಕ್ಸ್ ಬ್ಯಾಂಕ್‌ನವರು ಸೆಂಟ್ರಲ್ ಬ್ಯಾಂಕ್‌ಗಳವರಿಗೆ ಬೊಂಬಾಯಿನಲ್ಲಿ ಶೇಕಡ 3 ಇದೆ, ಮದರಾಸಿನಲ್ಲಿ ಶೇಕಡ 1 ಇದೆ—ಅಂಥ ಕೊಡಬೇಕಾಗುತ್ತದೆ. ಅವರು ಪ್ರೈಮರಿ ಸೊಸೈಟಿಗಳವರಿಗೆ ಕೊಡಬೇಕಾದರೆ, ಬೊಂಬಾಯಿನಲ್ಲಿ ಶೇಕಡ 4 ಇದೆ, ಮದರಾಸಿನಲ್ಲಿ ಶೇಕಡ 4½ ಇದೆ, ಆ ರೀತಿ ಕೊಡಬೇಕಾಗುತ್ತದೆ. ಪ್ರೈಮರಿ ಸೊಸೈಟಿಗಳವರು ರೈತರಿಗೆ ಕೊಡಬೇಕಾದರೆ ಶೇಕಡ 6½ ಹಾಕುತ್ತಾರೆ. ಅಂತಹ ನಿಬಂಧನೆ ಇದೆ. ನಾವು ಇಲ್ಲಿ ಬೊಂಬಾಯಿ ಮಾದರಿಯನ್ನು ಅನುಸರಿಸಬೇಕೇ ಅಥವಾ ಮದರಾಸು ಮಾದರಿಯನ್ನು ಅನುಸರಿಸಬೇಕೇ ಎಂಬುದನ್ನು ತೀರ್ಮಾನ ಮಾಡಬೇಕಾಗಿದೆ.

**ಶ್ರೀ ಡಿ. ಆರ್. ಕರಿಗೌಡ.**—ರಿಸರ್ವ್ ಬ್ಯಾಂಕಿನವರು, ಅಪೆಕ್ಸ್ ಬ್ಯಾಂಕಿಗೆ, ಅಪೆಕ್ಸ್ ಬ್ಯಾಂಕಿನವರು

ಸೆಂಟ್ರಲ್ ಬ್ಯಾಂಕಿಗೆ, ಸೆಂಟ್ರಲ್ ಬ್ಯಾಂಕಿನವರು ತಾಲ್ಲೂಕು ಸೊಸೈಟಿಗಳಿಗೆ ಈ ರೀತಿ ಕೊಟ್ಟರೆ ಬಡ್ಡಿದರ ಹೆಚ್ಚಾಗುತ್ತದೆ ಅಲ್ಲವೇ?

**ಶ್ರೀ ಎಚ್. ಸಿದ್ದವೀರಪ್ಪ.**—ಅದನ್ನು ನಾವೇನೂ ಮಾಡುವ ಹಾಗಿಲ್ಲ. ರಿಸರ್ವ್ ಬ್ಯಾಂಕ್ ಅಕ್ವೈನಿಟಿ ಹೀಗೆ ಹೀಗೆ ಎಂದು ನಿರ್ದಿಷ್ಟಪಡಿಸಿಬಿಡಬೇಕು. ಅವರಿಂದ ಸಾಲ ತೆಗೆದುಕೊಳ್ಳಬೇಕಾದರೆ ಅವರ ನಿಬಂಧನೆಗೆ ಒಳಪಟ್ಟು ತೆಗೆದು ಕೊಳ್ಳಬೇಕು.

**ಶ್ರೀ ಡಿ. ಆರ್. ಕರಿಗೌಡ.**—ಅಪೆಕ್ಸ್ ಬ್ಯಾಂಕಿನ ಮೂಲಕ ಸರ್ಕಾರದವರಿಗೇ ಸಾಲಕೊಡಿ ಎಂದು ಹೇಳುವುದಕ್ಕಾಗುವುದಿಲ್ಲವೇ?

**Sri H. SIDDAVEERAPPA.**—In fact, I had raised that point. I made that suggestion. They said 'no'. We have to be guided according to their rules and procedure. I made that suggestion.

**ಶ್ರೀ ಜಿ. ಬಸಪ್ಪ.**—ಈ ಮೂರು ಬೆಲೆಗಳಲ್ಲಿ ಸೆಂಟ್ರಲ್ ಬ್ಯಾಂಕುಗಳನ್ನು open ಮಾಡಿದ್ದೀರಿ. ಇಲ್ಲಿ ಪ್ರೈಮರಿ ಸೊಸೈಟಿಗಳು ಇವೆ ತಾನೆ?

**ಶ್ರೀ ಎಚ್. ಸಿದ್ದವೀರಪ್ಪ.**—ನೋಟೀಸ್.

**ಶ್ರೀ ಜಿ. ಬಸಪ್ಪ.**—ಈಗ 2,000 ಚಿಲ್ಲರೆ ಪ್ರೈಮರಿ ಸೊಸೈಟಿಗಳು ಇವೆ ಎಂದು ಹೇಳಿದರೆ ಈಗಿರತಕ್ಕ ಬೈರಾಗಳು ರಿಸರ್ವ್ ಬ್ಯಾಂಕಿನ ಕಂಡಿಷನ್ satisfy ಮಾಡುತ್ತವೆಯೇ?

**ಶ್ರೀ ಎಚ್. ಸಿದ್ದವೀರಪ್ಪ.**—ಮಾಡುತ್ತವೆ ಎಂದು ನಿರೀಕ್ಷೆ ಮಾಡಿದ್ದೇನೆ.

### Projects undertaken with Central Assistance

**Q.—747. Sri L. SIDDAPPA (Channagiri).**—

Will the Government be pleased to state:—

(a) what are the projects that are proposed to be taken up out of a sum of rupees one crore allotted to Mysore State by the Union Government for the year 1954-55 out of Grow More Food Scheme's funds?

(b) the sanctioned or estimated cost of each such project?

**A.—Sri H. SIDDAVEERAPPA (Minister for Home and Industries)** [On behalf of **DR. R. NAGAN GOWDA (Minister for Agriculture)**].—

(a) and (b) The Government of India have not allotted a sum of Rupees One crore. In accordance with the discussions with the Government of India representatives, grants and loans indicated in the statement are expected out of Central Assistance for the year 1954-55. Statement appended.